

Erica Coulston
3811 Wedgewood Dr
Bloomfield Hills 48301

My name is Erica Coulston. I am here in opposition to this legislation as an individual that lives with a catastrophic injury from a motor vehicle accident, a constituent, a taxpayer and a medical service provider.

On October 4, 2001 I flew from LA, where I was living and working at the time, to the Detroit area, where I was born and raised, to visit my family and celebrate my parent's 25th wedding anniversary. Little did I know how much my life would change in just a few hours- in the early morning hours of October 7, 2001 I became the victim of a terrible single car accident. Sitting in the passenger seat I watched as the road slowly started disappearing underneath the vehicle- I squeezed my eyes shut. When I opened them I was paralyzed- I could not move my arms or any part of my body from the chest down. At 23, in the blink of an eye I became a quadriplegic due to a spinal cord injury at C6/7 and my life will never be the same.

In case there are some of you on this committee or in the audience that are unaware of the extent to which a catastrophic spinal cord injury, such as mine, can change the very fundamental nature of the body and life as we commonly know it- allow me to explain:

The most obvious deficiencies are the physical paralysis of my legs, arms, hands and trunk muscles. The spinal cord controls the ability to regulate body temperature- I can no longer sweat like I used to so I often overheat in the summer and shiver most of the winter. My body's ability to regulate blood pressure is also affected. I have no bladder or bowel control- I must be catheterized every 3 to 4 hours as needed in order to empty my bladder (a procedure that I cannot do on my own due to the lack of hand function). If my bladder is full and not emptied immediately my body will go into autonomic dysreflexia a condition that puts me at risk of a stroke and even death if not alleviated.

I must do either a daily or every other day bowel program with a suppository (again, I am unable to do this on my own due to lack of hand function). I require assistance with showering, dressing, preparing meals, amongst other basic needs.

Because of the repeated catheterization I am prone to UTI's, kidney stones and have experienced chronic bladder stones that have required multiple surgical procedures in the last two and a half years.

My bone density has diminished due to lack of constant weight bearing and lack of muscle- putting me at greater risk for fracture. At 34 I am pre-osteoporotic. Without special equipment to help me stand and regular, ongoing physical therapy that encourages weight-bearing activities, I would be even more prone to fracture.

I have chronic neuropathic pain- something that 85% of individuals with chronic spinal cord injuries experience. Imagine a constant burning, tingling feeling to most of your body that feels like someone has taken a low torch to it.

I have developed scoliosis from sitting in a wheelchair and muscle weakness on my right side; this requires therapy and daily strengthening.

The list goes on in terms of complicated medical issues that can and often do arise when living with a spinal cord injury.

Thanks to the extended rehabilitation I have and still do receive, I have regained some function in my arms, abdominal and back muscles, hands and fingers, even my legs. My blood pressure is more normalized; my ability to regulate body temperature has improved. My daily independence has increased with every ounce of strength and recovery that I've made over the last 11 and a half years.

I have friends that are not fortunate enough to have auto no fault insurance coverage- they are less healthy- often suffering from repeated pressure sores or UTI's requiring hospitalizations, they often burn, cut or hurt themselves because they lack adequate attendant care coverage and are left alone so family members can work. They use broken wheelchairs, are confined to bed and their house or a nursing home, reusing catheters even sleeping in their wheelchairs because they've been left home alone so their moms or wives can make a living and maybe have access to private health insurance.

The purpose of insurance is to mitigate risk- how often when buying insurance do you actually picture yourself needing the benefits you've purchased, let alone even understanding what those needs might be? Now add tough economic times that have forced hard working individuals and families to make tough choices about how to spend their dwindling incomes. Given the option I'm sure many folks would jump at even a slightly lower auto insurance premium even if it means less benefits.

But do they know that HB 4612:

- Could limit our constitutional right to a jury trial and force many issues into legal proceedings when it states that all questions dealing with "whether a charge is reasonable or whether a product or service, or accommodation is medically appropriate or necessary is a question of law to be decided by the court"
- It limits the insured's-that's you- right to collect attorney's fees
- It states that evidence of in which the insurer processes claims is inadmissible
 - o **So basically they will force the injured beneficiaries into expensive legal proceedings and then limit the evidence that can be presented and their right to collect attorney fees. How can any of you vote for this bill?**
- After the single guaranteed rate reduction of \$150/car, there are no guaranteed savings and rates can and I am sure will go up.

For those of us already injured and injured in the future:

- Attendant care will be limited to 56 hours per week by family members and 16 hours per day by service providers. Forcing those of us, like myself, that need 24 hour care to use an agency for 16 hours and a family member for 8 hours in order to bridge the gap.
 - o I know this provision is aimed at many of the catastrophically injured that choose to have family provided attendant care. Personally I will tell you that one of the most difficult things to get used to with this injury and requiring 24 hour care is the loss of privacy and personal space. I have a mix of family, private and agency provided care and those hours when my husband and I can be alone and try to act like a "normal" couple is what keeps me sane even though that means that he has to help me with aspects of my care during that time.
- Therapy benefits will be limited and extensions of these benefits will be based on some interpretation of what is reasonably likely to produce lasting and significant rehabilitation.
 - o This brings me back to my earlier comments on the legal impact of this bill as this provision is a mechanism for denial
 - o The ongoing therapy that I receive is directly responsible for not only the physical progress that I've made resulting in increased independence but also has contributed to decrease in risk of skin breakdown, respiratory health, digestive health, bone health, psychological and mood improvements, community involvement
 - o As the Co-Owner of a PT therapy facility that treats individuals with SCI, TBI, strokes and other neurological impairments, our business will absolutely be affected. We employ 22 individuals from multiple counties between the ages of 24 and 65.

Lastly I would like to address the claims that auto insurance companies are charged and pay more than other insurance companies. I often receive invoices from medical service providers seeking payment from me because my auto insurance company has not responded. The most recent instance relates back to a brief hospitalization in July 2012- starting in August I received invoices from the emergency physician group that treated me for \$735. I called each month and made sure they had my auto insurance companies correct address and claim number and the answer for 8 months was the same- we have the correct information and there has been no response. Finally earlier this month I received this Corvel statement- a third party payer for auto insurance companies that negotiates rates much like most insurance companies have- the rate reduction was \$443.10 and the total amount paid by my auto insurance company was \$291.90 after 9 months of the initial charge.

As a provider that bills auto insurance companies I can tell you that they have several practices that differ from other health insurance providers that make it more costly to do business with them.

- They do not preapprove visits, they will only verify an open claim

- They do not have a system that supports electronic billing and unlike Medicare they require that we fax every page of documentation for a 30 day period every 30 days
- They often refuse to pay and force us into lengthy and expensive legal proceedings, all the while leaving the injured individual without therapy. These legal battles can last years and often result in a reduced settlement and zero legal fee reimbursement

CORVEL

Explanation of Review

Insured: [REDACTED]
 Patient: Erica Nader-Coulston
 [REDACTED]

Business Unit: Harleysville Insurance Co. Auto
 PO Box 244
 Harleysville, PA 19438

Patient DOB:
 Gender:

LOB: Auto
 Site/Bill #: 164/1280060 - 1
 Reprice: MI, 48374

Independent Emergency Phys PC
 Denise A Shuttie M.D.
 PO Box 672363
 Detroit, MI 48267-2363



Approved Date: 03/26/2013
 DOS From - To: 07/21/2012 - 07/21/2012

COPY

Network: Cofinity	Treating Provider: DENISE SHUTTIE	Claim #: W0266783-004
Network Branch: Cofinity - Auto	Referring Physician:	Processor Initials: SLB
Sub Network:	Patient Control #: IEP02592429101	DOI: 10/07/2001
Contract:	Provider Tax Id: 38-3345124	RX Number:
Claim Rep.: VF		
Vendor #:		
PIN:		

Coverage Type: MED PAY *← per schedule*

Bill Comments

Professional Review Completed by TB, CPC

Date	Code	Units	POS	Bill Charges TOS	DXR	Reduction	Allowed Fees
07/21/2012	99285 02P, 350	EMERGENCY DEPT VISIT 1	23	0 \$735.00	1,2	\$443.10	\$291.90
Sub-Totals for Bill: 1280060				\$735.00		\$443.10	\$291.90
Totals for Bill: 1280060							\$291.90

Line Item Reason Codes and Descriptions

02P	Allowance/Review determined by Professional Review	350	Network Allowance
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This bill has been evaluated against the prevailing billing practices for medical providers within your geographic area. The reimbursement rate may therefore be different than the amount billed.

ICD9 Diagnosis

590.80 Unspecified Pyelonephritis
 780.60 FEVER UNSPECIFIED

Questions regarding this bill may be sent to:

Harleysville Insurance
 PO Box 244
 Harleysville, PA 19438

Toll free: (800) 491-8350
 Phone: (856) 532-6000
 Fax: (856) 661-9800